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1. - 31. (Cancelled)

32. (New) An Automated Teller Machine, ATM, which receives a transaction request from a customer, comprising:

a) no telecommunication links between the ATM and a telephone system;

b) means, in the ATM, for

i) receiving, from a portable device carried by the customer, an authorization message received by the portable device from a remote location concurrently with said transaction request; and

iii) using said authorization message to authorize the requested transaction.

33. (New) An Automated Teller Machine, ATM, which requires authorization from a remote party to execute some transactions requested by customers, comprising:

a) communication means within the ATM for

i) receiving an authorization which

A) originates at a remote location,

B) is received by a portable device carried by a customer, and

C) is transmitted to the communication

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means by the portable device;

iii) using said authorization to authorize a transaction, without obtaining additional authorization from another party;

and

b) a dispenser for dispensing currency, tickets, coupons, or a token or circuit for use in an electronic device, in connection with a transaction.

34. (New) An Automated Teller Machine, ATM, which requires authorization from a remote party to execute some transactions, comprising:

a) means for receiving a transaction request from a portable device carried by a customer;

b) means for determining whether to execute the transaction

i) based on authorization which is

A) obtained by the portable device from a remote party and

B) relayed by the portable device to the ATM when the transaction request is made, and

ii) based on no authorization from another party;

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and

b) a dispenser for dispensing currency, tickets, coupons, or a token or circuit for use in an electronic device, in connection with a transaction.

35. (New) A method of operating an Automated Teller Machine, ATM, comprising:

- a) receiving a transaction request from a portable device carried by a customer;
- b) receiving an authorization message which was, at the time of the transaction request,
 - i) received by the portable device from a remote party; and
 - ii) relayed to the ATM by the portable device; and
- c) examining the authorization message for validity and, if validity is found, executing a transaction, without additional authorization from another party.

36. (New) ATM according to claim 32, wherein the portable device obtains the authorization message through

- i) dialing a telephone number of a remote authorization center, RAC; and
- ii) transmitting an authorization request to the RAC.

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37. (New) ATM according to claim 33, wherein the portable device obtains the authorization through

- i) dialing a telephone number of a remote authorization center, RAC; and
- ii) transmitting an authorization request to the RAC.

38. (New) ATM according to claim 32, in which the ATM has no telecommunication links to a financial network.

39. (New) ATM according to claim 32, wherein the portable device requested the authorization message, and received the authorization message.

40. (New) ATM according to claim 32, wherein the portable device comprises a cell phone.

41. (New) ATM according to claim 32, and further comprising
c) means, in the ATM, for ascertaining whether the authorization message originating at the remote location has been modified.

42. (New) ATM according to claim 33, and further comprising
c) means, in the ATM, for ascertaining whether the

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authorization originating at the remote location has been modified.

43. (New) An Automated Teller Machine, ATM, comprising:

a) means for receiving a transaction request from a portable device carried by a customer;

b) means for receiving an authorization message which was

i) received from the portable device, and

ii) received by the portable device at the time of said request; and

c) means for examining the authorization message for validity and, if validity is found, executing a transaction, without additional authorization from another party.